

RECEIVED AND FILED
IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF PUERTO RICO

IN RE 01 SEP 18 PM 3:51 *
JUAN JOSE VAZQUEZ VAZQUEZ * CASE NO. 01
CECILIA CARABALLO CRUZ * CHAPTER 13
DEBTORS FOR THE DISTRICT OF PUERTO RICO *

01-10477

**NOTICE OF FILING PETITION IN BANKRUPTCY UNDER CHAPTER 13
AND OF AUTOMATIC STAY OF SUITS**

You are hereby notified that JUAN JOSE VAZQUEZ VAZQUEZ and CECILIA CARABALLO CRUZ have filed a petition under Chapter 13 of Title 11, United States Code on SEP 18 2001

Pursuant to the provisions of 11 USC §362, the filing of the petition by the above-named debtors operates as a stay of the commencement or continuation of any court or other proceeding against the debtors, of the enforcement of any judgment against them, of any act or the commencement or continuation of any court proceeding to enforce any lien on the property of the debtors, and of any court proceeding commenced for the purpose of rehabilitation of the debtors or the liquidation of their estate.

You are further notified that under Bankruptcy Act, 11 U.S.C. §1301, a creditor may not act, or commence or continue any civil action, to collect all or any part of a consumer debt of the debtors from any individual that is liable on such debt with the debtors.

This notice is sent to you by order of the United States Bankruptcy Judge.

San Juan, Puerto Rico, this SEP 18 2001



CELESTINO MATTAMENDEZ, CLERK
U.S. BANKRUPTCY COURT

By: *[Signature]* DEPUTY CLERK

10477-5

FORM B1 UNITED STATES BANKRUPTCY COURT PUERTO RICO DISTRICT OF PUERTO RICO PUERTO RICO DIVISION		Voluntary Petition
NAME OF DEBTOR (if individual, enter Last, First Middle): VAZQUEZ VAZQUEZ, JUAN JOSE		NAME OF JOINT DEBTOR (spouse) (Last, First, Middle): CARABALLO CRUZ, CELIA
ALL OTHER NAMES USED BY THE DEBTOR IN THE LAST 6 YEARS (include married, maiden, and trade names): NONE		ALL OTHER NAMES USED BY THE JOINT DEBTOR IN THE LAST 6 YEARS (include married, maiden, and trade names): NONE
SOC. SEC./TAX I.D. NO. (if more than one, state all): 584-44-6923		SOC. SEC./TAX I.D. NO. (if more than one, state all): 583-21-6162
STREET ADDRESS OF DEBTOR: TOMAS DE CASTRO I CALLE ORQUIDEA PARCELA 72 CAGUAS PR Ph:		STREET ADDRESS OF JOINT DEBTOR: TOMAS DE CASTRO I CALLE ORQUIDEA PARCELA 72 CAGUAS PR
COUNTY OF RESIDENCE OR OF THE PRINCIPAL PLACE OF BUSINESS: CAGUAS		COUNTY OF RESIDENCE OR OF THE PRINCIPAL PLACE OF BUSINESS: CAGUAS
MAILING ADDRESS OF DEBTOR: HC 3 BOX 38005 CAGUAS PR 00725-9720		MAILING ADDRESS OF JOINT DEBTOR: HC 3 BOX 38005 CAGUAS PR 00725-9720
LOCATION OF PRINCIPAL ASSETS OF BUSINESS DEBTOR (if different from street address above): NOT APPLICABLE		
Information Regarding the Debtor (Check the Applicable Boxes)		
VENUE (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.		
TYPE OF DEBTOR (Check all boxes that apply) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other _____		CHAPTER OR SECTION OF BANKRUPTCY CODE UNDER WHICH THE PETITION IS FILED (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding
NATURE OF DEBTS (Check one box) <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business		FILING FEE (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.
CHAPTER 11 SMALL BUSINESS (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. S101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. S1121(e) (Optional)		
STATISTICAL/ADMINISTRATIVE INFORMATION (Estimates Only) <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		<i>RECEIVED AND FILED RELENTS ORDERED</i> 33360 1 SEP 18 PM 3:51
ESTIMATED NO. OF CREDITORS: <input checked="" type="checkbox"/> 1-15 ESTIMATED ASSETS (thousands): <input checked="" type="checkbox"/> \$50,001 to \$100,000 ESTIMATED DEBTS (thousands): <input checked="" type="checkbox"/> \$50,001 to \$100,000		

Voluntary Petition <small>(This page must be completed and filed in every case)</small>		NAME OF DEBTOR(S): JUAN JOSE VAZQUEZ VAZQUEZ and CELIA CARABALLO CRUZ
PRIOR BANKRUPTCY CASE FILED WITHIN LAST 6 YEARS		
LOCATION WHERE FILED: NONE	CASE NUMBER:	DATE FILED:
PENDING BANKRUPTCY CASE FILED BY ANY SPOUSE, PARTNER, OR AFFILIATE OF THE DEBTOR		
NAME OF DEBTOR: NONE	CASE NUMBER:	DATE:
DISTRICT:	RELATIONSHIP:	JUDGE:
SIGNATURES		
<p>SIGNATURE(S) OF DEBTOR(S) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7, I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, U.S. Code, understand the relief available under each such chapter and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X <u>Juan J. Vazquez Vazquez</u> Debtor: JUAN JOSE VAZQUEZ VAZQUEZ</p> <p>X <u>Celia Caraballo Cruz</u> Joint Debtor: CELIA CARABALLO CRUZ Telephone No. (if In Pro Per): Date: 09/15/01</p>		<p>SIGNATURE OF DEBTOR (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.</p> <p>The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X _____ Signature of Authorized Individual</p> <p>Name: Title: Date:</p>
<p>SIGNATURE OF ATTORNEY X <u>Roberto Figueroa-Carrasquillo</u> Attorney: Roberto Figueroa-Carrasquillo Bar No.: 203614 Firm Name: Roberto Figueroa-Carrasquillo Address: PO BOX 193677 SAN JUAN PR 00919-3677 Telephone No: (787)744-7699 Date: 09/15/01</p>		<p>SIGNATURE OF NON-ATTORNEY PETITION PREPARER I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. §110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.</p> <p>Name: Social Security Number: Address:</p> <p>Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:</p> <p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p>X _____ Signature of Preparer Date:</p> <p>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 USC §110; 18 USC §156</p>
<p>EXHIBIT A (To be completed if debtor is required to file periodic reports (e.g., forms 10K & 10Q) with the SEC pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) <input checked="" type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>		
<p>EXHIBIT B (To be completed if debtor is an individual whose debts are primarily consumer debts)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that he or she may proceed under chapter 7, 11, 12, or 13 of title 11, U.S. Code, and have explained the relief available under each such chapter.</p> <p>X _____ Attorney: Date:</p>		

**UNITED STATES BANKRUPTCY COURT
FOR THE PUERTO RICO DISTRICT OF PUERTO RICO
PUERTO RICO DIVISION**

In re **JUAN JOSE VAZQUEZ VAZQUEZ**
and
CELIA CARABALLO CRUZ

Case No. *01-*
Chapter 13

/ Debtors

Attorney for Debtor: Roberto Figueroa-Carrasquillo

LIST OF CREDITORS

#	Creditor	Claim and Security	Claim Amount
1.	ASOCIACION EMPLEADOS ELA PO BOX 364508 SAN JUAN PR 00936-4508	consumer loan	\$ 3,000.00
2.	COMERCIAL CABANAS	credit sales	\$ 1,000.00
3.	COMMOLOCO APARTADO 89 CAGUAS PR 00726	consumer loan DEBTOR IS CO-DEBTOR	\$ 2,000.00
4.	DORAL MORTGAGE CORP PO BOX 13988 SAN JUAN PR 00908-3988	Mortgage HOUSE AND LOT LOCATED AT CAGUAS PR	\$ 46,000.00
5.	MOVISTAR PO BOX 71569 SAN JUAN PR 00936-8669	services	\$ 526.00
6.	PUERTO RICO TELEPHONE CO PO BOX 360998 SAN JUAN PR 00936-0998	services	\$ 285.00
7.	STANLEY	credit sales	\$ 80.19
8.	THE ASSOCIATES 18 ACOSTA STREET CAGUAS PR 00725	consumer loan	\$ 4,380.00

UNITED STATES BANKRUPTCY COURT
FOR THE PUERTO RICO DISTRICT OF PUERTO RICO
PUERTO RICO DIVISION

In re JUAN JOSE VAZQUEZ VAZQUEZ
and
CELIA CARABALLO CRUZ

Case No. 01-
Chapter 13

/ Debtors

Attorney for Debtor: Roberto Figueroa-Carrasquillo

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Dated: 9-15-01

Juan J. Vazquez Vazquez
Debtor

Celia Caraballo Cruz
Joint Debtor

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF PUERTO RICO

IN RE: * CASE NO. 01-

JUAN JOSE VAZQUEZ VAZQUEZ
CEЛИA CARABALLO CRUZ
DEBTOR(S)

* CHAPTER 13

STATEMENT PURSUANT TO BANKRUPTCY RULE 2016(b)

The undersigned, pursuant to Rule 2016(b), Rules of Bankruptcy Procedure, state that:

1. The undersigned is the attorney for the debtor (s) in this case.

2. The compensation paid or promised to be paid by debtor (s) to the undersigned is as follows:

For legal services rendered, or to be rendered in contemplation of

and in connection with this case

\$1,500.00

Prior to the filing of this statement, debtor (s) has paid

\$ 100.00

Balance due

\$1,400.00

3. The filing fee has been paid by debtor.

4. The services rendered or to be rendered include the following:

(a) Analysis of the financial situation, and the rendering advice and assistance to the debtor (s) in determining whether to file a petition under Title 11, U. S. C.

(b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the Court.

(c) Representation of debtor(s) at the first meeting of creditors and at the Hearing of Confirmation.

5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and none other.

6. The source of payments to be made by the debtor (s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and none other.

7. The undersigned has received no transfer, assignment or pledge of property except the following for the value stated: None.

8. The undersigned has not shared, or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid except as follows: None.

9. Prior Chapter 13 case/petition for debtor(s): NONE

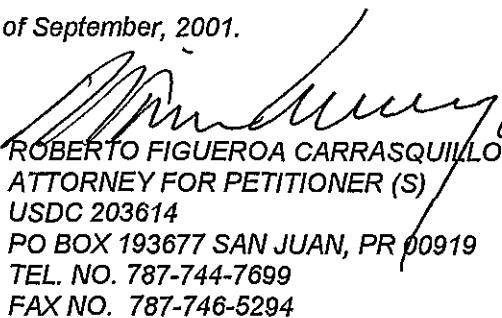
Case number

Fee paid

Attorney

Status

In San Juan, Puerto Rico, this 18th day of September, 2001.


ROBERTO FIGUEROA CARRASQUILLO
ATTORNEY FOR PETITIONER (S)
USDC 203614
PO BOX 193677 SAN JUAN, PR 00919
TEL. NO. 787-744-7699
FAX NO. 787-746-5294

**UNITED STATES BANKRUPTCY COURT
FOR THE PUERTO RICO DISTRICT OF PUERTO RICO
PUERTO RICO DIVISION**

In re **JUAN JOSE VAZQUEZ VAZQUEZ**
and
CELIA CARABALLO CRUZ

Case No. **01-**
Chapter 13

/ Debtors

Attorney for Debtor: Roberto Figueroa-Carrasquillo

SUMMARY OF SCHEDULES

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	A M O U N T S	S C H E D U L E D
			ASSETS	LIABILITIES
A - Real Property	Yes	1	\$ 60,000.00	.
B - Personal Property	Yes	3	\$ 4,400.00	.
C - Property Claimed As Exempt	Yes	1	.	.
D - Creditor Holding Secured Claims	Yes	1	.	\$ 46,000.00
E - Creditors Holding Unsecured Priority Claims	Yes	1	.	\$ 0.00
F - Creditors Holding Unsecured Nonpriority Claims	Yes	1	.	\$ 11,271.19
G - Executory Contracts and Unexpired Leases	Yes	1	.	.
H - Codebtors	Yes	1	.	.
I - Current Income of Individual Debtor(s)	Yes	1	.	\$ 1,443.76
J - Current Expenditures of Individual Debtor(s)	Yes	1	.	\$ 1,343.76
Total Number of sheets in ALL Schedules > <u>12</u>			.	.
Total Assets > \$ <u>64,400.00</u>			.	.
Total Liabilities > \$ <u>57,271.19</u>			.	.

In re: JUAN JOSE VAZQUEZ VAZQUEZ and
CELIA CARABALLO CRUZ / Debtors Case No. 01-

SCHEDULE A - REAL PROPERTY

Description and Location of Property	Nature of Debtor's Interest in Property	H W J C	Market Value of Debtor's Interest	Amount of Secured Claim
<i>HOUSE AND LOT LOCATED AT TOMAS DE CASTRO I PARCELA 72 CALLE ORQUIDEA, CAGUAS PR</i>		C	\$ 60,000	\$ 46,000
		Total		\$ 60,000

SCHEDULE B - PERSONAL PROPERTY

Description of Property	Location	H W J C	Market Value of Debtor's Interest Before Claim
1. Cash on hand. [x] NONE			
2. Checking, savings or other financial accounts, certificates of deposits or shares in banks, savings, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. [x] NONE			
3. Security deposits with public utilities, telephone companies, landlords, and others. [x] NONE			
4. Household goods and furnishings, including audio, video, and computer equipment. <i>ONE (1) TV SET</i>		J	\$ 400
<i>ONE (1) BEDROOM SET</i>		J	\$ 400
<i>ONE (1) STOVE AND ONE (1) REFRIGERATOR</i>		J	\$ 800
<i>ONE (1) LIVING AND ONE (1) DINING ROOM SETS</i>		J	\$ 500
<i>BEDROOM SETS</i>		J	\$ 600
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles. [x] NONE			
6. Wearing apparel. <i>CLOTHING FOR DEBTOR AND DEPENDENTS</i>		J	\$ 700
7. Furs and jewelry. [x] NONE			
8. Firearms and sports, photographic, and other hobby equipment. [x] NONE			
9. Interests in insurance policies. [x] NONE			
10. Annuities. [x] NONE			

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Description of Property	Location	H	Market Value
		W	of Debtor's
		J	Interest
		C	Before Claim

11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans.
[x] NONE
12. Stock and interests in incorporated and unincorporated businesses.
[x] NONE
13. Interests in partnerships or joint ventures.
[x] NONE
14. Government and corporate bonds and other negotiable and non-negotiable instruments.
[x] NONE
15. Accounts receivable.
[x] NONE
16. Alimony, maintenance, support, and property settlements, to which the debtor is or may be entitled.
[x] NONE
17. Other liquidated debts owing debtor including tax refunds.
[x] NONE
18. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.
[x] NONE
19. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.
[x] NONE
20. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and the rights to setoff claims.
[x] NONE
21. Patents, copyrights, and other intellectual property.
[x] NONE

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Description of Property	Location	H	Market Value
		W	of Debtor's
		J	Interest
		C	Before Claim

22. Licenses, franchises, and other general intangibles.

[x] NONE

23. Automobiles, trucks, trailers, and other vehicles and accessories.

1988 NISSAN SENTRA

J \$ 1,000

24. Boats, motors, and accessories.

[x] NONE

25. Aircraft and accessories.

[x] NONE

26. Office equipment, furnishings, and supplies.

[x] NONE

27. Machinery, fixtures, equipment, and supplies used in business.

[x] NONE

28. Inventory.

[x] NONE

29. Animals.

[x] NONE

30. Crops - growing or harvested.

[x] NONE

31. Farming equipment and implements.

[x] NONE

32. Farm supplies, chemicals, and feed.

[x] NONE

33. Other personal property of any kind not already listed.

[x] NONE

Total \$ 4,400

SCHEDULE C - PROPERTY CLAIMED EXEMPT

Debtor elects the exemptions to which debtor is entitled under:
[x] 11 USC 522(b) (1) : Exemptions provided in 11 USC 522(d) .

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property w/o Deducting Exemption
<u>Real Property</u>			
<i>HOUSE AND LOT LOCATED AT TOMAS DE CASTRO I PARCELA 72 CALLE ORQUIDEA, CAGUAS PR</i>			\$ 60,000
	<i>11 USC 522(d)(1)</i>	\$ 14,000	
<u>Household goods and furnishings</u>			
<i>ONE (1) TV SET</i>			\$ 400
	<i>11 USC 522(d)(3)</i>	\$ 400	
<i>ONE (1) BEDROOM SET</i>			\$ 400
	<i>11 USC 522(d)(3)</i>	\$ 400	
<i>ONE (1) STOVE AND ONE (1) REFRIGERATOR</i>			\$ 800
	<i>11 USC 522(d)(3)</i>	\$ 800	
<i>ONE (1) LIVING AND ONE (1) DINING ROOM SETS</i>			\$ 500
	<i>11 USC 522(d)(3)</i>	\$ 500	
<i>BEDROOM SETS</i>			\$ 600
	<i>11 USC 522(d)(3)</i>	\$ 600	
<u>Wearing apparel</u>			
<i>CLOTHING FOR DEBTOR AND DEPENDENTS</i>			\$ 700
	<i>11 USC 522(d)(3)</i>	\$ 700	
<u>Automobiles, trucks, trailers, etc, and accessories</u>			
<i>1988 NISSAN SENTRA</i>			\$ 1,000
	<i>11 USC 522(d)(2)</i>	\$ 1,000	

In re: *JUAN JOSE VAZQUEZ VAZQUEZ and
CELIA CARABALLO CRUZ*

/ Debtors Case No. 01-

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Creditor Name and Address	Date, Nature of Lien, Description & Value	Claim Amount	Unsecured Portion and Notes*
1. Account No. DORAL MORTGAGE CORP PO BOX 13988 SAN JUAN PR 00908-3988	Mortgage HOUSE AND LOT LOCATED AT CAGUAS PR Value: \$ 60,000.00	\$ 46,000.00	\$ 0.00 *Joint Debt

No continuation sheets attached

Subtotal: \$ 46,000.00
Total: \$ 46,000.00

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

[X] Debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS

[] Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. S507(a) (2).

[] Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4300* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. S507(a) (3).

[] Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. S507(a) (4).

[] Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$4300* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. S507(a) (5).

[] Deposits by individuals

Claims of individuals up to \$1950* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. S507(a) (6).

[] Alimony, Maintenance, or Support

Claims of a spouse, former spouse, or child of the debtor, for alimony, maintenance or support, to the extent provided in 11 U.S.C. S507(a) (7).

[] Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. S507(a) (8).

[] Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. S507(a) (9).

* Amounts are subject to adjustment on April 1, 2001, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re: *JUAN JOSE VAZQUEZ VAZQUEZ and
CELIA CARABALLO CRUZ*

/ Debtors Case No. 01-

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor Name and Address	Date Claim was Incurred Consideration for Claim	Claim Amount and Notes*
1. Account No. 583-21-6162 ASOCIACION EMPLEADOS ELA PO BOX 364508 SAN JUAN PR 00936-4508	consumer loan	\$ 3,000.00 *Joint Debt
2. Account No. COMERCIAL CABANAS	credit sales	\$ 1,000.00 *Joint Debt
3. Account No. COMMOLOCO APARTADO 89 CAGUAS PR 00726	consumer loan DEBTOR IS CO-DEBTOR	\$ 2,000.00 *Joint Debt
4. Account No. MOVISTAR PO BOX 71569 SAN JUAN PR 00936-8669	services	\$ 526.00 *Joint Debt
5. Account No. PUERTO RICO TELEPHONE CO PO BOX 360998 SAN JUAN PR 00936-0998	services	\$ 285.00 *Joint Debt
6. Account No. STANLEY	credit sales	\$ 80.19 *Joint Debt
7. Account No. THE ASSOCIATES 18 ACOSTA STREET CAGUAS PR 00725	consumer loan	\$ 4,380.00 *Joint Debt

No continuation sheets attached

Subtotal: \$ 11,271.19
Total: \$ 11,271.19

In re: *JUAN JOSE VAZQUEZ VAZQUEZ and
CELIA CARABALLO CRUZ*

/ Debtors Case No. 01-

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Name and Address of Other Parties to Instrument	Notes of Contract or Lease and Debtor's Interest
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[X] No executory contracts or unexpired leases.

In re: JUAN JOSE VAZQUEZ VAZQUEZ and
CELIA CARABALLO CRUZ _____ / Debtors Case No. 01-

SCHEDULE H - CODEBTORS

Name and Address of Codebtor	Name and Address of Creditor
---------------------------------	---------------------------------

[X] Debtor has no codebtors.

SCHEDULE I-CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

DEBTOR'S MARITAL STATUS: *Single*

DEPENDENTS OF DEBTOR AND SPOUSE:

NAME	AGE	RELATIONSHIP
JOSE VAZQUEZ CARABALLO	18	SON
XAVIER VAZQUEZ CARABALLO	15Y	SON

EMPLOYMENT:

DEBTOR	SPOUSE
Occupation: MANTENANCE	COMEDORES ESCOLARES
Name of Employer: DEPARTAMENTO DE EDUCACION	DEPARTAMENTO DE EDUCACION
How Long Employed:	
Employer Address:	

	DEBTOR	SPOUSE
INCOME:		
Current monthly gross wages, salary, and commissions	\$ 1,028.00	\$ 1,088.00
Estimated monthly overtime	\$ 0.00	\$ 0.00
	<u>SUBTOTAL</u> \$ 1,028.00	\$ 1,088.00
LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ 121.44	\$ 96.20
b. Insurance	\$ 0.00	\$ 7.00
c. Union dues	\$ 0.00	\$ 0.00
d. Other: PA 01 CHILD; PA 02 CHILD	\$ 300.00	\$ 0.00
RETIREMENT FUND	\$ 71.32	\$ 76.28
	<u>SUBTOTAL OF PAYROLL DEDUCTIONS</u> \$ 492.76	\$ 179.48
	<u>TOTAL NET MONTHLY TAKE HOME PAY</u> \$ 535.24	\$ 908.52

Regular income from operation of business or profession or farm (attach detailed statement)	\$ 0.00	\$ 0.00
Income from real property	\$ 0.00	\$ 0.00
Interest and dividends	\$ 0.00	\$ 0.00
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$ 0.00
Social security or other government assistance	\$ 0.00	\$ 0.00
Pension or retirement income	\$ 0.00	\$ 0.00
Other monthly income	\$ 0.00	\$ 0.00
	<u>TOTAL MONTHLY INCOME</u> \$ 535.24	\$ 908.52
TOTAL COMBINED MONTHLY INCOME	\$ 1,443.76	

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

NONE

SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

[] Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lot rented for mobile home)	\$ 406.00
Are real estate taxes included? Yes <u>x</u> No _____	
Is property insurance included? Yes <u>x</u> No _____	
Utilities: Electricity and heating fuel	\$ 45.00
Water and sewer	\$ 20.00
Telephone	\$ 0.00
Other	\$ 0.00
Home maintenance (repairs and upkeep)	\$ 20.00
Food	\$ 387.76
Clothing	\$ 75.00
Laundry and Dry cleaning	\$ 10.00
Medical and Dental expenses	\$ 25.00
Transportation (not including car payments)	\$ 65.00
Recreation, clubs, and entertainment, newspaper, magazines, etc.	\$ 40.00
Charitable contributions	\$ 0.00
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	\$ 0.00
Life	\$ 0.00
Health	\$ 0.00
Auto	\$ 0.00
Other	\$ 0.00
Taxes (not deducted from wages or included in home mortgages)	\$ 0.00
Installment payments: (Do not list payments to be included in the plan)	
Auto	\$ 0.00
Other	\$ 0.00
Alimony, maintenance, and support paid to others	\$ 0.00
Payments for support of additional dependents not living at your home	\$ 0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ 0.00
Other AUTO MAINTENANCE	\$ 30.00
BARBER AND BEAUTY SALON \$35; DETERGENTS \$40	\$ 75.00
LUNCH AT WORK \$60; SCHOOL EXPENSES \$\$85	\$ 145.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$ 1,343.76

FOR CHAPTER 12 AND 13 DEBTORS ONLY

A. Total projected monthly income	\$ 1,443.76
B. Total projected monthly expenses	\$ 1,343.76
C. Excess income (A minus B)	\$ 100.00
D. Total amount to be paid into plan Monthly	\$ 100.00

JUAN VAZQUEZ VAZQUEZ
In re: CELIA CARABALLO CRUZ

/ Debtor Case No.

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing Summary and Schedules, consisting of 13 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date Sept 15, 2001

Signature

Juan J. Vazquez Vazquez
Celia Caraballo Cruz

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. SS 152 and 3571.

**UNITED STATES BANKRUPTCY COURT
FOR THE PUERTO RICO DISTRICT OF PUERTO RICO
PUERTO RICO DIVISION**

In re **JUAN JOSE VAZQUEZ VAZQUEZ**
and
CELIA CARABALLO CRUZ

Case No. **01-**
Chapter 13

Attorney for Debtor: Roberto Figueroa-Carrasquillo

/ **Debtors**

STATEMENT OF FINANCIAL AFFAIRS

1. Income from Employment or Operation of Business.

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this case calendar year.

Income, year to date: \$ 4,092.00

Last year: \$12,276.00

Year before: \$12,276.00

Source(s): **INCOME FROM EMPLOYMENT**

2. Income other than from Employment or Operation of Business.

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case.

[X] None

3. Payments to Creditors.

a. List all payments on loans, installments, purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case.

[X] None

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders.

[X] None

4. Suits and Administrative Proceedings, Executions, Garnishments and Attachments.

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case.

[X] None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case.

[X] None

5. Repossessions, Foreclosures and Returns.

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case.

[X] None

6. Assignments and Receiverships.

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case.

[X] None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case.

[X] None

7. Gifts.

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient.

[X] None

8. Losses.

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case.

[X] None

9. Payments Related to Debt Counseling or Bankruptcy.

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

Payee: *Roberto Figueroa-Carrasquillo*
Address: *PO BOX 193677*
Addr2: *SAN JUAN PR 00919-3677*
Date of payment: *09/15/01*
Payor: *JUAN JOSE VAZQUEZ VAZQUEZ*
Payment/Value: *\$ 55.00*

10. Other Transfers.

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as a security within one year immediately preceding the commencement of this case.

[X] None

11. Closed Financial Accounts.

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions.

[X] None

12. Safe Deposit Boxes.

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case.

[X] None

13. Setoffs.

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case.

[X] None

14. Property held for Another Person.

List all property owned by another person that the debtor holds or controls.

[X] None

15. Prior Address of Debtor.

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case.

[X] None

16. Nature, Location and Name of Business.

a. If the debtor is an individual, list the names and addresses of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was self-employed professional within the two years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the two years immediately preceding the commencement of this case.

b. If the debtor is a partnership, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities, within two years immediately preceding the commencement of this case.

c. If the debtor is a corporation, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities within two years immediately preceding the commencement of this case.

[X] None

17. Books, records and financial statements.

a. List all bookkeepers and accountants who within the six years immediately preceding the filing of this bankruptcy case kept or supervised keeping of books of account and records of the debtor.

[X] None

b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

[X] None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

[X] None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within two years immediately preceding the commencement of this case by the debtor.

[X] None

18. Inventories.

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

[X] None

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

[X] None

19. Current Partners, Officers, Directors and Shareholders.

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

[X] None

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting securities of the corporation.

[X] None

20. Former partners, officers, directors and shareholders.

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

[X] None

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

[X] None

21. Withdrawals from a Partnership or Distributions by a Corporation.

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

[X] None

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing Statement of Financial Affairs and any attachments thereto and that they are true and correct.

Date 09/15/01

Signature

Juan J. Vazquez Vazquez
JUAN JOSE VAZQUEZ VAZQUEZ, Debtor

Date 09/15/01

Signature

Celia Caraballo Cruz
CELIA CARABALLO CRUZ, Joint Debtor

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. SS 152 and 3571.

JUAN JOSE VAZQUEZ VAZQUEZ
CELIA CARABALLO CRUZ
HC 3 BOX 38005
CAGUAS PR 00725-9720

THE ASSOCIATES
18 ACOSTA STREET
CAGUAS PR 00725

01-10477

Roberto Figueroa-Carrasquillo
PO BOX 193677
SAN JUAN PR 00919-3677

ASOCIACION EMPLEADOS ELA
PO BOX 364508
SAN JUAN PR 00936-4508

COMERCIAL CABANAS
CALLE GEORGETTI ESQ DR RUFO
CAGUAS PR 00725

COMMOLOCO
APARTADO 89
CAGUAS PR 00726

DORAL MORTGAGE CORP
PO BOX 13988
SAN JUAN PR 00908-3988

MOVISTAR
PO BOX 71569
SAN JUAN PR 00936-8669

PUERTO RICO TELEPHONE CO
PO BOX 360998
SAN JUAN PR 00936-0998

STANLEY

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF PUERTO RICO

IN RE
JUAN JOSE VAZQUEZ VAZQUEZ
CELIA CARABALLO CRUZ
DEBTORS

*
* CASE NO. 01-10477
* CHAPTER 13

NOTICE TO DEBTOR FILING A PETITION IN BANKRUPTCY
Upon the filing of the instant petition, the items checked were not submitted:

- Signature (Upon filing)
- Master Address List (Upon filing)
- Master address list in Diskette (Upon filing)
- List of Creditors (Upon filing)
- Employer ID Number and/or Social Security Number (Upon filing)
- Statement disclosing compensation paid or to be paid to the attorney for the debtor. Must be submitted upon filing or within 15 days or any other date set by the Court. 11 U.S.C. §329 and Rule 2016 (b) Fed. R Bankr.P.
- Chapter 13 Plan (Must be submitted with the petition or within 15 days)
- Schedules (Must be submitted with the petition or within 15 days)
- Statement of Affairs (Official Form 7)
(Must be submitted with the petition or within 15 days. Rule 1007(b) & (c))

You are hereby notified that upon failure to file the above indicated documents within the prescribed period of time specified herein, the Court may enter an order of dismissal without further notice or hearing.

SEP 18 2001

San Juan, Puerto Rico, this _____.

BY ORDER OF THE COURT

CELESTINO MATTA-MENDEZ
Clerk of the Court

BY: _____
DEPUTY CLERK